



Retirement planning checklist

Preparing for retirement should be an enjoyable and rewarding experience

After all, you've worked hard to get where you are today and you're now in a position to consider what life beyond your working career may look like. There are many factors to consider and sometimes the enormity of it all can seem overwhelming.

That's why we've prepared this checklist. It's designed to make planning for your retirement a little easier. It covers some of the main considerations you'll need to think about as you begin your retirement planning preparations. Think of it as a thought-starter for further discussion when you're ready to progress to the next stage.

Once you have completed this checklist please contact me to arrange a suitable time to discuss your retirement plans in further detail.

I look forward to talking with you soon.

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Retirement timeframe

	Yes	No	Details
Do you know your approximate date of retirement?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Have you notified your employer?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Have you notified your superannuation fund(s)?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Do you know how many years of retirement living (approximately) you need to plan for?	<input type="checkbox"/>	<input type="checkbox"/>	_____

Superannuation

	Yes	No	Details
Do you know how much super you have in total?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Do you know where all your super is located?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Are you familiar with the taxation implications associated with superannuation withdrawals?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Do you know if you will exceed the superannuation transfer balance cap?	<input type="checkbox"/>	<input type="checkbox"/>	_____

Retirement income and expenses

	Yes	No	Details
Do you have an estimate of your anticipated monthly income in retirement?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Is it enough to sustain your standard of living?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Do you intend to work part-time?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Have you completed a detailed budget for your retirement income and expenses?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Are you aware of any significant expenses you will need to plan for in retirement (ie: new car, overseas holiday)?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Are you planning to supplement your income in retirement with the Age Pension?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Do you understand the eligibility criteria of the Age Pension such as the Income and Assets tests?	<input type="checkbox"/>	<input type="checkbox"/>	_____

Housing

	Yes	No	Details
Do you plan to live in your current home in retirement?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Do you plan to sell your current home?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Do you have any plans to downsize your current home in the future?	<input type="checkbox"/>	<input type="checkbox"/>	_____

Legal Affairs

	Yes	No	Details
Do you have a current Will?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Have you reviewed your Will recently?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Does your Will have a testamentary trust?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Do you have an enduring Power of Attorney?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Do you know where your family would stand financially if you were to pass away suddenly?	<input type="checkbox"/>	<input type="checkbox"/>	_____

Lifestyle and health

	Yes	No	Details
Are you satisfied with your level of fitness?	<input type="checkbox"/>	<input type="checkbox"/>	_____
Do you know how you plan to occupy your time once you retire?	<input type="checkbox"/>	<input type="checkbox"/>	_____

General comments
